Case 19-23640-CMB Doc 186 Filed 05/16/25 Entered 05/17/25 00:32:01 Desc Imaged Certificate of Notice Page 1 of 5 IN THE UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF PENNSYLVANIA

| N RE: | | | |
|---|-------------------|------------------------|---|
| IVAN F. CONAWAY, I STEPHANIE A. CONA | | | Case No :19-23640 |
| Debtor(s) | | | Case No19-23040 |
| Ronda J. Winnecour | | | Chapter 13 |
| Movant | | | Related to: Document No. 177 |
| vs. No Repondents. | | | ENTERED BY DEFAULT |
| | | ORDER O | F COURT |
| 7111D 110 11, tills | | | , 2025, upon consideration of the Chapter 13 |
| | _ | • • | Trustee's Report of Receipts and Disbursements, and |
| tollowing notice to the ci DECREED , as follows: | reditors and an c | opportunity to be hear | rd, it is hereby ORDERED, ADJUDGED and |
| beckeed, as follows. | | | |

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby revests in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

SIGNED 5/14/25 8:06 am CLERK U.S. BANKRUPTCY COURT - WDPA

Carlota M. Böhm

United States Bankruptcy Judge

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United States Bankruptcy Court Western District of Pennsylvania

In re: Case No. 19-23640-CMB
Ivan F. Conaway, IV Chapter 13

Stephanie A. Conaway

Debtors

CERTIFICATE OF NOTICE

District/off: 0315-2 User: auto Page 1 of 4
Date Rcvd: May 14, 2025 Form ID: pdf900 Total Noticed: 48

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by

the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was

undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 16, 2025:

| Rec db/j | ip ID db | + | Recipient Name and Address Ivan F. Conaway, IV, Stephanie A. Conaway, 937 Old Salem Rd., Greensburg, PA 15601-1334 |
|-------------|--------------------|---|--|
| 1513 | 23903 | + | Dean Eiben and Lisa Eiben, 6029 Poketa Road, Verona, PA 15147-3205 |
| 1513 | 23905 | + | ERC/Enhanced Recovery Corp, Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville, FL 32256-7412 |
| 1513 | 23912 | + | Ivan Conaway III and Susan Conaway, 113 Laurie Drive, Pittsburgh, PA 15235-4047 |
| 1510 | 62170 | + | MORTGAGE RESEARCH CENTER, LLC, et.al., CENLAR FSB, ATTN: BK DEPARTMENT, 425 PHILLIPS BLVD., EWING NJ 08618-1430 |
| 1512 | 23915 | + | Tri-State Financial Inc., P.O. Box 2520, Wilkes Barre, PA 18703-0018 |
| 1512 | 23917 | + | URE Federal Credit Uni, 201 Beech St, West Mifflin, PA 15218-1403 |
| 1513 | 23916 | + | URE Federal Credit Union, 201 Beech Street, East Pittsburgh, PA 15112-1237 |
| 1512 | 23917 | + | URE Federal Credit Uni, 201 Beech St, West Mifflin, PA 15218-1403 |

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Standard Time. | | | |
|----------------|---|--------------------------------|--|
| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
| cr | + Email/PDF: acg.acg.ebn@aisinfo.com | May 15 2025 00:18:19 | Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901 |
| cr | + Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecover | ry.com May 15 2025 00:17:42 | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| cr | + Email/Text: ebnpeoples@grblaw.com | May 15 2025 00:07:00 | Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828 |
| 15123882 | + Email/Text: bankruptcy@rentacenter.com | May 15 2025 00:09:00 | Acceptance Now, 5501 Headquarters Drive, Plano, TX 75024-5837 |
| 15123883 | + Email/Text: bk@avant.com | May 15 2025 00:08:00 | Avant, 222 N. Lasalle Suite 170, Chicago, IL 60601-1003 |
| 15123884 | + Email/Text: bk@avant.com | May 15 2025 00:08:00 | Avant, Attn: Bankruptcy, Po Box 9183380, Chicago, IL 60691-3380 |
| 15123910 | Email/Text: BKelectronicnotices@cenlar.com | May 15 2025 00:07:00 | HomeBridge Financial Services, Po Box 77404, Ewing, NJ 08628 |
| 15123900 | Email/Text: BKY@conserve-arm.com | May 15 2025 00:07:00 | Conserve, Attn: Bankruptcy Dept, 200 Crosskeys Office Pard, Fairport, NY 14450 |
| 15123899 | Email/Text: BKY@conserve-arm.com | M 15 2025 00 07 00 | • |
| 15123889 | + Email/PDF: AIS.cocard.ebn@aisinfo.com | May 15 2025 00:07:00 | Conserve, Po Box 7, Fairport, NY 14450 |
| | | May 15 2025 00:18:53 | Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285 |
| 15123885 | + Email/PDF: AIS.cocard.ebn@aisinfo.com | May 15 2025 00:18:47 | Capital One, Po Box 30281, Salt Lake City, UT |

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| 1510000 | | | 84130-0281 |
|----------|---|----------------------|--|
| 15123893 | + Email/PDF: acg.coaf.ebn@aisinfo.com | May 15 2025 00:18:53 | Capital One Auto Finance, Po Box 259407, Plano, TX 75025-9407 |
| 15123895 | + Email/PDF: acg.coaf.ebn@aisinfo.com | May 15 2025 00:18:17 | Capital One Auto Finance, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285 |
| 15129705 | + Email/PDF: acg.acg.ebn@aisinfo.com | May 15 2025 00:17:48 | Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360 |
| 15123897 | Email/PDF: AIS.cocard.ebn@aisinfo.com | May 15 2025 00:43:49 | Capital One Bank, PO Box 30281, Salt Lake City, UT 84130-0281 |
| 15127915 | Email/PDF: AIS.cocard.ebn@aisinfo.com | May 15 2025 00:18:41 | Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083 |
| 15141925 | + Email/Text: bankruptcy@cavps.com | May 15 2025 00:08:00 | Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321 |
| 15123898 | Email/PDF: Citi.BNC.Correspondence@citi.com | May 15 2025 00:17:48 | Citicards CBNA, PO Box 6241, Sioux Falls, SD 57117-6241 |
| 15123901 | + Email/Text: BKPT@cfna.com | May 15 2025 00:07:00 | Credit First National Association, 6275 Eastland Rd, Brookpark, OH 44142-1399 |
| 15123902 | + Email/Text: BKPT@cfna.com | May 15 2025 00:07:00 | Credit First National Association, Attn: Bankruptcy, Po Box 81315, Cleveland, OH 44181-0315 |
| 15123906 | + Email/PDF: ais.fpc.ebn@aisinfo.com | May 15 2025 00:17:48 | First PREMIER Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145 |
| 15123908 | + Email/PDF: ais.fpc.ebn@aisinfo.com | May 15 2025 00:18:45 | First PREMIER Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524 |
| 15272057 | Email/Text: Bankruptcy@Freedommortgage.com | May 15 2025 00:07:00 | Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764 |
| 15123911 | + Email/Text: compliance@homebridge.com | May 15 2025 00:09:00 | HomeBridge Financial Services, Attn: Bankruptcy, 194 Wood Avenue South, Ninth Floor, Iselin, NJ 08830-2761 |
| 15152662 | Email/Text: JCAP_BNC_Notices@jcap.com | May 15 2025 00:08:00 | Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617 |
| 15154450 | + Email/Text: bankruptcydpt@mcmcg.com | May 15 2025 00:08:00 | Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037 |
| 15151242 | + Email/Text: JCAP_BNC_Notices@jcap.com | May 15 2025 00:08:00 | Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999 |
| 15124281 | ^ MEBN | May 15 2025 00:06:59 | Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 15123914 | + Email/PDF: ais.sync.ebn@aisinfo.com | May 15 2025 00:18:09 | Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060 |
| 15123913 | + Email/PDF: ais.sync.ebn@aisinfo.com | May 15 2025 00:17:40 | Synchrony Bank/Care Credit, Po Box 965036, Orlando, FL 32896-5036 |
| 15501574 | + Email/Text: nsm_bk_notices@mrcooper.com | May 15 2025 00:07:00 | U.S. Bank N.A., not in its individual capacity, but solely as trustee for RMTP Trust,, Series 2021 Cottage-TT-V, c/o: Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004 |
| 15695132 | ^ MEBN | May 15 2025 00:05:46 | U.S. Bank National Association, et al., c/o Fay Servicing, LLC, PO Box 814609, Dallas TX 75381-4609 |
| 15657735 | + Email/Text: nsm_bk_notices@mrcooper.com | May 15 2025 00:07:00 | U.S. Bank National Association, et al., c/o: Rushmore Servicing, P.O. BOX 619096, Dallas, TX 75261-9096 |

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| 15132641 | Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov | May 15 2025 00:08:00 | UNITED STATES DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973 |
|----------|---|---------------------------------------|--|
| 15153798 | Email/Text: BNCnotices@dcmservices.com | May 15 2025 00:08:00 | UPMC Physician Services, PO Box 1123, Minneapolis MN 55440-1123 |
| 15123920 | + Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov | May 15 2025 00:08:00 | USDOE/GLELSI, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860 |
| 15123918 | + Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov | May 15 2025 00:08:00 | USDOE/GLELSI, 2401 International Lane, Madison, WI 53704-3121 |
| 15123923 | + Email/Text: wfmelectronicbankruptcynotifications@verizor | nwireless.com May 15 2025 00:07:00 | Verizon, Verizon Wireless Bk Admin, 500 Technology Dr Ste 550, Weldon Springs, MO 63304-2225 |
| 15123922 | + Email/Text: wfmelectronicbankruptcynotifications@verizor. | nwireless.com May 15 2025 00:07:00 | Verizon, 500 Technology Dr, Weldon Spring, MO 63304-2225 |
| 15156367 | + Email/Text: BKPT@cfna.com | May 15 2025 00:07:00 | credit first na, po box 818011, Cleveland, oh 44181-8011 |

TOTAL: 40

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|---|
| cr | | Mortgage Research Center LLC, et.al. |
| cr | | Rushmore Loan Management Services, LLC as servicer |
| cr | | U.S. Bank National Association, not in its individ |
| cr | *+ | Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764 |
| 15123890 | *+ | Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285 |
| 15123891 | *+ | Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285 |
| 15123892 | *+ | Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285 |
| 15123886 | *+ | Capital One, Po Box 30281, Salt Lake City, UT 84130-0281 |
| 15123887 | *+ | Capital One, Po Box 30281, Salt Lake City, UT 84130-0281 |
| 15123888 | *+ | Capital One, Po Box 30281, Salt Lake City, UT 84130-0281 |
| 15123894 | *+ | Capital One Auto Finance, Po Box 259407, Plano, TX 75025-9407 |
| 15123896 | *+ | Capital One Auto Finance, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285 |
| 15123907 | *+ | First PREMIER Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145 |
| 15123909 | *+ | First PREMIER Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524 |
| 15123921 | *+ | USDOE/GLELSI, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860 |
| 15123919 | *+ | USDOE/GLELSI, 2401 International Lane, Madison, WI 53704-3121 |
| 15123904 | ##+ | ERC/Enhanced Recovery Corp, Po Box 57547, Jacksonville, FL 32241-7547 |

TOTAL: 3 Undeliverable, 13 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

| | Date: May 16, 2025 | Signature: | /s/Gustava Winters | |
|--|--------------------|------------|--------------------|--|
|--|--------------------|------------|--------------------|--|

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 14, 2025 at the address(es) listed below:

Name Email Address

Abagale E. Steidl

on behalf of Joint Debtor Stephanie A. Conaway asteidl@steidl-steinberg.com

julie.steidl@steidl-steinberg.com;abby.steidl@me.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;awerkmeister@

steidl-steinberg.com;bwilhelm@steidl-steinberg.com

Abagale E. Steidl

on behalf of Debtor Ivan F. Conaway IV asteidl@steidl-steinberg.com,

julie.steidl@steidl-steinberg.com;abby.steidl@me.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;awerkmeister@

steidl-steinberg.com;bwilhelm@steidl-steinberg.com

Denise Carlon

on behalf of Creditor Freedom Mortgage Corporation dcarlon@kmllawgroup.com

Jerome B. Blank

 $on\ behalf\ of\ Creditor\ Freedom\ Mortgage\ Corporation\ jblank@pincuslaw.com\ brausch@pincuslaw.com$

Lauren Moyer

on behalf of Creditor Rushmore Loan Management Services LLC as servicer for U.S. Bank National Association, not in its

individual capacity but solely as trustee for RMTP Trust, Series 2021 Cottage-TT-V bkecf@friedmanvartolo.com,

bankruptcy@friedmanvartolo.com

Lauren Moyer

on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as trustee for RMTP Trust, Series

2021 Cottage-TT-V bkecf@friedmanvartolo.com, bankruptcy@friedmanvartolo.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

Sherri J. Smith

on behalf of Creditor Mortgage Research Center LLC et.al. ssmith@stradley.com, amautz@pincuslaw.com

Thomas Song

on behalf of Creditor Mortgage Research Center LLC et.al. pawb@fedphe.com

TOTAL: 11